



Treasury Management Solutions

The right combination of products helps you overcome the working capital and efficiency challenges you face. At TD Bank, all the solutions you need are in one place.

TD A/R Management Direct

Solutions to Streamline & Accelerate
Revenue & Receivables

- TD Lockbox – Retail
- TD Lockbox – Wholesale
- TD Lockbox – Remote
- TD Healthcare Remittance Management
- TD Digital Express
- TD Deposit Reconciliation
- TD ACH Services
- TD Currency Services
- TD Merchant Services

TD Liquidity Management Direct

Solutions to Maximize Working Capital

- TD Money Market Sweep
- TD Line of Credit Sweep
- TD Investment Sweep
- TD Euro Sweep
- TD Repo Sweep
- TD Zero Balance Account



TD A/P Management Direct

Solutions to Enhance Control &
Efficiencies of Payments

- TD Account Reconciliation - Full
- TD Account Reconciliation - Partial
- TD Controlled Disbursement
- TD ACH Services
- TD Commercial Plus Card
- TD Positive Pay
- TD Wire Transfer

TD Treasury Management Direct

Solutions to Leverage Information,
Maintain Control & Minimize Risk

- TD eTreasury
- TD ACH Fraud Control
- TD Escrow Direct
- TD Check Imaging

TD eTreasury®

Access your business's financial data anytime, anywhere with our robust corporate online banking platform. Using the latest technology to enhance your online banking experience, TD eTreasury gives you the best in transaction initiation and information reporting capabilities.



Overview

TD eTreasury makes it easier than ever to access your account information, initiate payments and perform key account management functions online and in real time, 24 hours a day, seven days a week. Intuitive navigation combined with personalized views, shortcuts, alerts and more provide a streamlined, efficient user experience. Flexible user permissions make it easy for System Administrators to align access levels with individual needs, improving internal controls and simplifying oversight.

Key Features

Payments

- ACH origination
- Domestic and international wire initiation
- Real-time foreign exchange rates
- Transfers between accounts, including loan payments and advances
- Stop payments

Access to information

- 365 days of account history
- 7-year archive with images of paper transactions (checks, deposits, etc.)
- Extensive standard reports for use as-is; customizable for ad-hoc needs

Fraud Prevention

- Token security with encryption and authentication
- Positive pay decisions
- ACH positive pay decisions
- Numerous alerts for system changes, payment processing and account activity

Value for your business

Productivity

- Simple, intuitive navigation
- User-selected landing page, dashboard views and shortcuts
- Reminders and alerts
- Integrated eLearning helps users make the most of system features

Improved controls

- Dual control for payments and administrative functions
- Granular access criteria to align user permissions with job duties
- Simplified user management functions
- Comprehensive user and audit reports

Efficiency

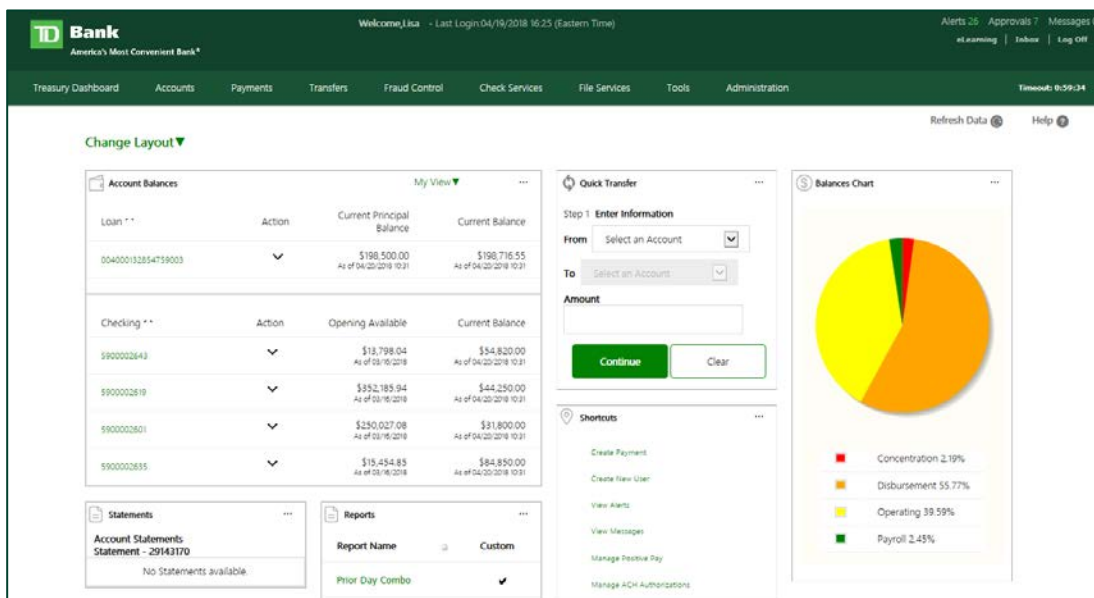
- Advanced search features with sorting and filtering expedite research
- Exports in multiple formats
- eStatement delivery



America's Most Convenient Bank®

Information the way you want it

With TD eTreasury, users can customize views and shortcuts to quickly access information most relevant to their job duties.



Put the power of TD Bank to work for you.
Call 1-888-388-0408 to see how we can
help your business today.



America's Most Convenient Bank®

TD Digital Express

SUMMARY

TD Digital Express allows you to make check deposits electronically without traveling to a TD Bank or relying on a courier for delivery of your deposit. Using a PC, you scan your checks, balance the items, and electronically submit your deposit to TD Bank for processing. As a result, you will be able to make deposits without leaving your office.

HOW IT WORKS

Once your system is set up and you have totaled your deposit, load your checks into a scanner connected to a PC that automatically reads both sides of your checks. It will also balance the deposit and electronically submit it to TD Bank.

KEY BENEFITS/FEATURES

- Saves the time required to drive to the bank for check deposits
- Eliminates the need for multiple banking partners
- Make deposits when you cannot make it to a TD Bank

BEST SUITED FOR

- Customers with distributed locations
- Customers with check-only deposits
- Customers without convenient access to a TD Bank
- Customers who handle their finances during non-traditional banking hours

QUESTIONS & ANSWERS

• **Can TD Digital Express be utilized on an existing computer that meets system requirements?**

Yes, but a dedicated computer is preferred to provide optimum processing capabilities.

• **What time is the system available for use?**

TD Digital Express is available 24 hours a day, seven days a week – even on holidays.

• **How long does it take to get credit for my deposits?**

Deposits received by 9pm EST on business days will be credited to your account the same day. Deposits received after 9pm will be credited on the next business day.

PUT THE POWER OF TD BANK TO WORK FOR YOU.

For more information, please contact TD Bank at 1-888-388-0408.



America's Most Convenient Bank®

tdbank.com

TD Full Account Reconciliation

SUMMARY

TD Full Account Reconciliation will provide you with a detailed reconciliation statement including a listing of checks paid, checks outstanding, stops, cancelled checks, debits, credits and DDA settlement. Your reconciliation statement can be prepared weekly, biweekly, or monthly to coincide with your bank statement.

HOW IT WORKS

To allow for data capture in the bank's reconciliation system, you will need to have a check serial number MICR-encoded on all checks.

Monthly, or on a predetermined schedule, you will transmit to the bank a file of checks issued. Your check issue files must include check number, date of issue, amount, and account number. Once the bank receives your issue files we will match your checks issued against your checks paid to produce an "outstanding check issue report." Before your service can begin, we will need to establish a test transmission to ensure the file layout and transmission are ready to process at the time of your first reconciliation.

Five business days after we receive your last issue file, you will receive your reconciliation statement and outstanding check issue report.

KEY BENEFITS/FEATURES

- Consolidated statement of outstanding checks
- Significant time savings is realized in reconciling bank statements
- Processing schedules to meet your needs
- Provides the option of paying for services by maintaining compensating balances or by direct charge through account analysis

BEST SUITED FOR

- Customers who have the ability to produce a file of checks issued
- Customers with multiple checking accounts
- Customers who issue a high volume of checks per month

QUESTIONS & ANSWERS

- **Does TD Full Account Reconciliation require testing?**
Yes, you will need to provide the bank with a test file to ensure the format meets the bank standard.
- **Do you have flexibility in your issue file layout?**
Yes, we will work with you to accommodate your file layout.
- **Can we send cancels on the same file as our issued checks?**
Yes.
- **How do I manually issue checks?**
Issues can be entered online through commercial online banking.
- **How long does an outstanding check stay on record?**
Outstanding checks will remain on record until you cancel them or the checks are paid.
- **Can I get an electronic file of paid checks?**
Yes.
- **How long will it take to establish this service?**
Your service will begin approximately 15–30 business days after receipt of your signed agreement.

PUT THE POWER OF TD BANK TO WORK FOR YOU.

**For more information, please contact your
Cash Management Officer or call 1-888-388-0408.**



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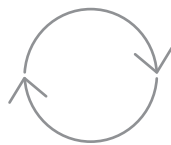
Are You Ready to Simplify AP Payments?

Maximize Efficiency, Security and Rebates



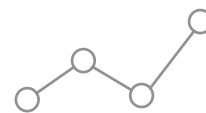
43%

of corporates regularly look to earn rebates on their B2B payables¹



52%

of corporates saw the automation of AP as an incredibly significant driver¹



146%

Projected purchase volume growth on virtual card²

Obstacles to AP Payment Optimization

- Disparate card and ACH processes, resulting in **missed automation and rebate opportunity**
- Vendor resistance to electronic payment adoption and a **lack of AP resources to devote to onboarding**
- Card payments help but **don't completely eliminate paper checks**
- Challenges meeting vendor requirements for **electronic remittance** delivery
- **Difficulty implementing** electronic payment solutions with existing financial systems and banks
- Lack of robust **spend controls**

What If You Could...



Eliminate the challenges and missed opportunities

of managing multiple fragmented or complex payment programs?



Reduce inefficiency and cost in the payment process?



Maximize rebates and automation with an integrated payables solution?

"The AP department can now be a revenue generator. Paymode-X is now included as a measurable in our performance reviews."

– AP Manager at leading healthcare management company

1. 2017 B2B Payments & WCM Strategies Survey | Sponsored by Strategic Treasurer, Bank of America Merrill Lynch and Bottomline Technologies

2. Mercator, The US Commercial Card Market, 2016

Optimize Your AP Payments: Paymode-X with Visa Payables Automation



You'll Have:

- The combined power of two of the largest payment networks in the world – Visa and Paymode-X
- The opportunity to earn rebates on virtual card and ACH spend
- Simplified payment processing with one file for virtual card, ACH, check and wire payments
- A comprehensive vendor onboarding approach for card and ACH, leveraging a proven Intelligent Engagement Model® with predictive analytics for maximum adoption
- Improved control, with Visa's ability to reduce the risk of unauthorized spending by automatically adjusting card limits based on approved invoices
- Easy set-up and integration with your current and future AP/back office systems
- The ability to provide vendors with remittance in any format they require (custom AR file, CTX, email, CSV, PDF, and more)
- Payment security, vendor authentication, and management of bank account information
- Access to an online portal with payment information for you and your vendors

You Will:

- Maximize rebates and cost savings
- Increase AP efficiency with streamlined payment processing
- Tighten payment security and spend control

Complimentary Value Statement

TD Bank welcomes the opportunity to provide you with a customized Value Statement. This detailed analysis will show you how you can improve your AP payment process using Paymode-X with Visa Payables Automation. You will get:

1. A breakdown of how many of your vendors are already in the Paymode-X with Visa Payables Automation network and how we would structure your vendor onboarding campaign to drive additional adoption.
2. Projections to help you understand your overall automation level at campaign maturity.
3. Projections of the cost savings and rebates you can earn on card and ACH spend.

Paymode-X Benefits Your Vendors, Too

"Paymode-X has vastly improved the way we get paid. Our team loves the new functionality, especially the Request Payment Status feature. At our company, we have an entire team dedicated to tracking down unpaid invoices. This is a great timesaver and the reporting capabilities give us real-time visibility into the overall process – absolutely essential when dealing with a large volume of invoices."

– A leading information management company



Powered by



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